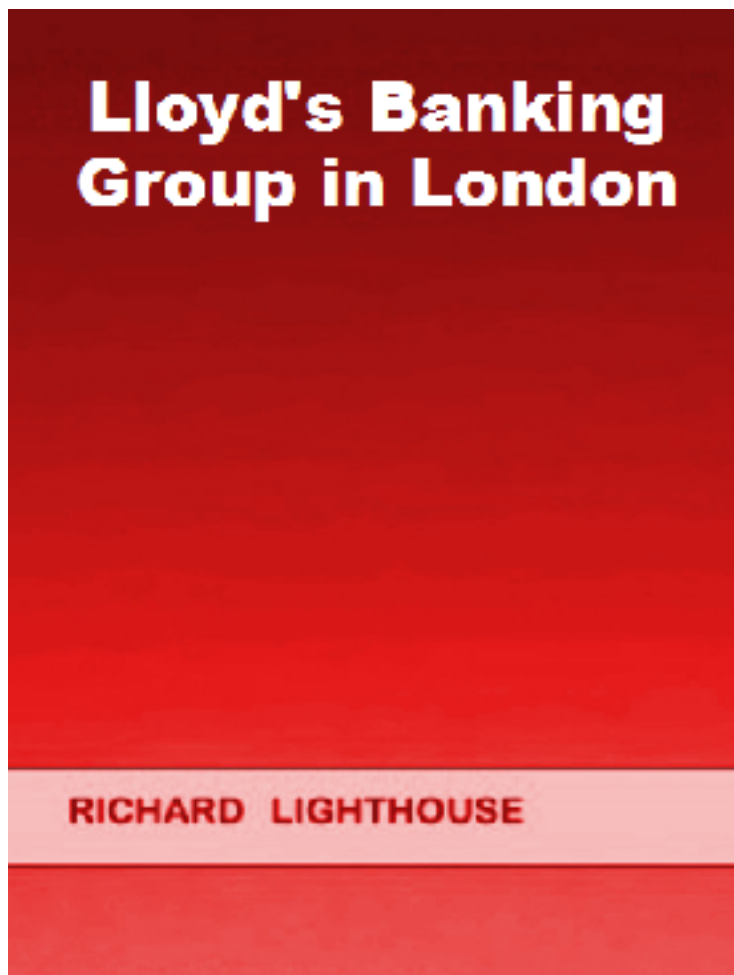


Lloyd's Banking Group in London



Richard Lighthouse

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Original 1A – 30 October 2016
Houston, Texas, U.S.A.
Revision 1E – 4 November 2016

Lloyd's Banking Group in London

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Abstract

Lloyd's Banking Group is probably the largest corporation in the world, with a global market capitalization exceeding \$2.4 Quadrillion USD, according to Yahoo Finance. This company was formed in 1995, but based on its financials, it appears to be hiding trillions of dollars in assets. The total market capitalization of the stocks listed on the London Stock Exchange as LLD2, LLD5, LLD6, and LLD7 are quite large. In fact, it is larger than all other banks in the world combined. Think about that because it bears repeating – One bank in London has more assets and value than all other banks in the world combined. It is at least 100 times larger than the next largest bank – JPMorganChase. \$2.4 Quadrillion dollars is enough money to give every man, woman, and child on our planet, about \$324,000.00 each. And still have money left over. That's enough money to solve global hunger. That's enough money to cure every disease. That's enough to provide good housing for everyone on the planet. And this is all held in one bank in London. So why is the London Stock Exchange trying to hide the value of these bank stocks? If you research this, you will find the value and number of shares of these LLD stocks are being altered on the internet. To complicate matters, the UK government recently bailed out one of the company's stock funds over its bad mortgage loans, acquiring a percentage interest in this one stock fund. The financial information about this company does not add up. David Rockefeller, Jay Rockefeller, Jacob Rothschild, Evelyn Rothschild, David Rothschild, Nathaniel Rothschild. Read "The Money Mafia" by Paul Hellyer, former Acting Prime Minister of Canada. One of the things that Mr Hellyer could not explain in his book – where did the Rockefellers and Rothschilds hide their ill-gotten money.

Introduction

If we add up the market capitalization of the stocks listed as LLD2, LLD5, LLD6, and LLD7 – it exceeds \$2.4 Quadrillion USD. Lloyd's Banking Group is the largest corporation in the world, according to Yahoo Industry Financials. In fact, it is larger than all other banks in the world combined. It is at least 100 times larger than the next largest bank – JPMorganChase. \$2.4 Quadrillion dollars is enough money to give every man, woman, and child on our planet, about \$324,000.00 each. And still have money left over. That's enough money to solve global hunger. That's enough money to cure every disease. That's enough to provide good housing for everyone on the planet. And this is all held in one bank in London. So why is the London Stock Exchange trying to hide the value of these stocks? And where is LLD3 and LLD4? Are these shares privately issued and held to hide the value? The market capitalization is a simple equation, market price times the number of shares. How can major publications like Barron's, Yahoo Finance, Wall Street Journal mess up something so simple? Or maybe they are each being given different false information?

Figure 1. The largest banks in the world according to Yahoo Finance, ordered by market capitalization – 30 October 2016. <https://biz.yahoo.com/p/410mktd.html>

Description	1 Day Price Change %	Market Cap	P/E	ROE %
Sector: Financial	0.00	97855684.3B	15.80	8.20
Industry: Money Center Banks (More info)	0.00	97796618.3B	15.80	8.20
Companies				
Lloyds Banking Group PLC (LLOY.L)	0.00	757397.0B	1213390.00	2.90
Lloyds Banking Group PLC (LLOY.L)	0.00	152208.0B	304167.00	2.90
JPMorgan Chase & Co (JPM)	0.21	24857.6B	1180.09	8.30
Bank of America Corporation (BAC)	0.00	14173.4B	1014.49	6.29
HSBC Holdings PLC (HSDA.L)	0.40	11140.0B	12.90	5.90
Banco Santander SA (BSCL)	0.18	6283.1B	9.85	N/A
Sberbank Of Russia (SBER.L)	N/A	5240.6B	406.93	15.82
JPMorgan Chase & Co (JPM.MX)	-0.34	4691.0B	224.94	0.38
Wells Fargo & Co (WFC.MS)	-0.85	1353.6B	215.04	11.24
BBVA (BVA.L)	0.15	425.1B	2780.59	5.31
Lloyds Banking Group PLC (LLOY.L)	0.42	4055.6B	12.17	2.90
Sberbank Of Russia (SBER.L)	0.00	3002.5B	250.06	16.02
Bank of America Corporation (BAC.MX)	1.03	3190.4B	220.79	6.29
HSBC Bank Ltd (HSDANK.ING)	0.55	3103.0B	25.06	10.61
Citigroup Inc (C.MX)	0.52	2675.0B	204.15	5.53
Barclays PLC (BARCL)	0.42	2645.5B	N/A	0.33
HSBC Holdings PLC (HSDA.MX)	-1.07	2534.2B	294.12	5.90
Standard Chartered PLC (STAN.L)	0.27	2305.7B	N/A	-5.16
United Bank of Scotland (UBS.L)	-1.22	2272.5B	N/A	-5.74
State Bank of India (SBI.NS)	1.02	1889.0B	23.25	4.56
Royal Bank of Canada (RYN.MX)	0.56	1713.0B	230.63	15.86
Industrial And Commercial (ICB.L)	-0.61	1671.5B	5.10	16.02
ICICI Bank Ltd (ICICBANK.NS)	2.62	1609.5B	15.90	10.77
Kotak Mahindra Bank Ltd (KOTAKBANK.ING)	0.60	1400.7B	39.41	12.00
Banco Santander SA (SAN.MX)	0.14	1434.3B	223.26	N/A
China Construction Bank Corp (0939.HK)	0.87	1417.5B	N/A	15.36
Itau Unibanco Holding SA (ITUBA.MX)	0.00	1400.1B	171.31	22.34
JSC VTB Bank (VTBL.L)	2.13	1355.5B	1213.18	2.75
Lloyds Banking Group PLC (LLOY.MX)	0.00	1344.5B	2126.91	2.90
Mitsubishi UFJ Financial (MUFJ.MX)	3.91	1217.3B	195.96	4.13
UAE Panhas (UAEPA.MX)	0.00	1203.0B	175.22	7.02
Zions Bank Ltd (ZIONS.MX)	N/A	121.4.0B	15.00	16.96

The available numbers for Lloyd's add up to \$965 Trillion USD. This does not include LLD2, LLD3, LLD4, LLD7. Note that LLD2 and LLD7 were listed last year at nearly \$800 Trillion USD each. See Figure 7. Also note that the P/E ratio for LLD5 is a whopping 1.2 million, where most banks have a P/E ratio around 16. Money and assets are obviously being hidden.

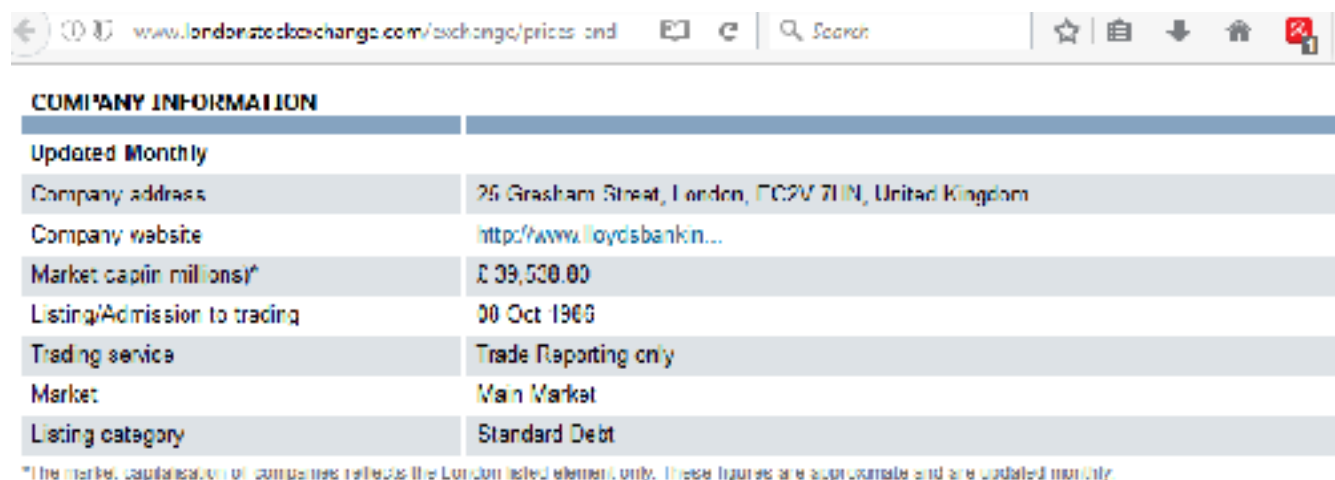
Stock	Change	Market Cap.	P/E	Margin
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Figure 2. The total for Lloyd's adds up to \$965 Trillion USD. And that's without all of the listed shares. <https://biz.yahoo.com/p/410mkt.html>

But something else does not add up. The London Stock Exchange (LSE) says that the

Lancashire Bank of Canada (LH.LC)	0.17	1.5B	14.37	6.65
Lloyds Banking Group PLC (LLD.L)	0.15	45.6B	77.11	2.90
Lloyds Banking Group PLC (LLD5.L)	0.00	767397.00	1213090.00	2.90
Lloyds Banking Group PLC (LLD6.L)	0.00	192200.00	304167.00	2.90
Lloyds Banking Group PLC (LLD7.L)	NA	NA	NA	2.90
Lloyds Banking Group PLC (LLOY.L)	0.42	4055.8B	72.17	2.90
Lloyds Banking Group PLC (LYGN.MX)	0.00	1344.6B	2126.94	2.90
Lloyds Bank AG (LOLB.CO)	2.20	275.5M	5.45	13.75
M&A Financial Group PLC (MFS.L)	0.00	NA	NA	NA
Mediolanum SpA (MEL.M)	1.01	5.8B	9.63	6.83
Meatlinghaus Bancorp. Inc. (ML.LB)	0.00	10.8M	87.50	1.13
Mega Financial Holding Co Ltd (MFIH.LW)	-0.68	2597.2B	12.31	11.67
Melhus Sparebank (MLTG.OJ)	0.00	276.6M	4.20	9.20
Mortinvest (DMIN3.SA)	0.00	140.0M	25.67	3.47
Mortinvest (DMIN4.SA)	0.00	49.0M	9.00	3.47
Mortuar Bank Kgoa (MDK.DE)	1.49	32.0M	12.12	NA

market capitalization of Lloyds Banking Group (LLD5) is 39.5 Billion pounds or about \$48B USD. However, when we compare this to Yahoo, Barron's, and the Wall Street Journal information – we see a significant disagreement.



COMPANY INFORMATION	
Updated Monthly	
Company address	25 Gresham Street, London, EC2V 7LN, United Kingdom
Company website	http://www.lloydsbankin...
Market cap in millions*	£ 39,530.00
Listing/Admission to trading	00 Oct 1969
Trading service	Trade Reporting only
Market	Main Market
Listing category	Standard Debt

*The market capitalisation of companies reflects the London listed element only. These figures are approximate and are updated monthly.

Figure 3. London Stock Exchange quote for LLD5 on 30 October 2016. LLD5 and LLD6 are both listed on the London Exchange. This screen shot is direct from the London Stock Exchange web site.

Figure 4. Barron's information for LLD5. Note the 1% of the shares held by Vanguard is 713.54 million shares at \$109.25 per share. That's a large difference. This means that the Barron's and Yahoo numbers disagree with the market cap quoted on the London Stock Exchange. And it means that 100% of the shares are worth far more than the 39.5 billion pounds (\$48 Billion USD) mentioned on the London Stock Exchange. Note that the largest shareholders only have a few percent interest in the corporation. Under "Direct Holders" - HM Treasury holds about 6 billion shares. If we asked the fund managers at Vanguard - "What is the percent of outstanding shares held by your stock fund?", they would probably know the correct number. And it may be different than what we see here.



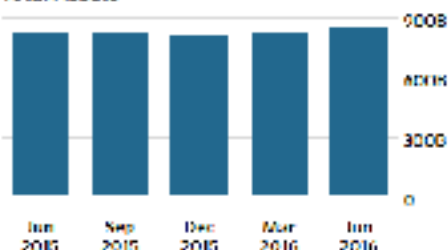
Figure 5. Wall Street Journal summary for LLD5.

Figure 6. Wall Street Journal information for LLD5. These numbers are vastly different than the 39.5 Billion pounds given on the London Stock Exchange. The market capitalization

Balance Sheet Lloyds Banking Group PLC 6.657% Pfd.

QUARTERLY ANNUAL

Total Assets



	Jun 2016	5-quarter trend
Investments	254.86 B	■ ■ ■ ■ ■
Net Loans	478.99 B	■ ■ ■ ■ ■
Total Deposits	423.28 B	■ ■ ■ ■ ■
Tier 1 Capital	36.45 B	-
Book Value Per Share	0.60	-

Total Debt to FRITDA

FPS (currency) 0.01

EPS (value) 0.01

EPS (value) 0.01

Efficiency

Revenue/employee 357,817

Income Per Employee 6,371

Capital Structure

Total Debt to Total Equity 312.27

Total Debt to Total Capital 75.74

Total Debt to Total Assets 15.96

Interest Coverage -

Long-Term Debt to Equity 206.94

Long-Term Debt to Total Capital 50.20

number is what matters when comparing the size of companies.

Figure 7. The same Yahoo site in October 2015 quotes LLD6 and LLD7 as each having nearly \$800 Trillion USD each. It appears that in hiding these assets – they split them between LLD5, LLD6, and LLD7 about equally. The total for for Lloyd's Banking Group then exceeds \$2.4 Quadrillion dollars, making it the world's largest corporation. Maybe that's something the owners wanted to hide...

According to wikipedia – there are 7.4 billion people on our planet as of August 2016. (https://en.wikipedia.org/wiki/World_population)

\$2.4 Quadrillion dollars is enough money to give every man, woman, and child on our planet, about \$324,000.00 each. And still have money left over. That's enough money to solve global hunger. That's enough money to cure every disease. That's enough to provide good

UK to restart \$4.5 bln Brexit-stalled sale of Lloyds stake

Reuters October 7, 2016

* Sale of 9 pct UK stake to resume after Brexit halt

* UKFI recommends scrapping sale to general public

* Analysts question timing of sale

* Hammond says no plan to sell 10151 shares now (Adrian Hammond comment on FTSE)

By Andrew MacAskill and Sinead Cruise

LONDON Oct 7 (Reuters) Britain will resume selling its residual 3.6 billion pound (\$4.5 billion) stake in Lloyds Banking Group after a break following the country's vote in June to quit the European Union.

UK Financial Investments Limited (UKFI), which manages the government's stake in the bailed-out bank, said it would relaunch a trading plan led by Morgan Stanley to try to return Lloyds to full private ownership over the next 12 months.

Figure 9. To complicate matters, this recent article claims that the UK government is selling its stake in the Lloyd's Banking Group, and that it is about 6.5 billion pounds. However, this is only one of the company's listed stock funds – a smaller stock fund with a market capitalization of about \$40 billion USD. Is it possible the “bailout” by the UK government is really an attempt to obfuscate the origin of the market shares and the true market capitalization of the other large stock funds owned by the company? Many things about this company's stock simply do not add up.

Figure 10. Toyota Motor Corporation (TYT.L) listed on the London Stock Exchange has a market capitalization exceeding 1.8 Quadrillion dollars. This is enough money to give every man, woman, and child on the planet \$260,000 each and still have money left over. This corporation is much larger than Apple Computer.

Tata Chemicals International Ltd. (2693.HK)	0.41	4.8B	NA	3.13
Tata Motors Limited (TTM)	1.35	25.9B	22.42	NA
Tata Motors Ltd (500570.BO)	NA	NA	NA	NA
Tata Motors Ltd (500301.BO)	NA	NA	NA	NA
Tata Motors Ltd (TATAMOT.NS)	2.82	1823.5H	22.11	NA
Tata Motors Ltd (TATAMOTRVH.NS)	2.92	1181.11	14.15	NA
Tata Motors Ltd (TATM.L)	0.00	24.41	20.41	NA
Tata Motors Ltd (TTM.NM)	NA	NA	NA	NA
Tesla Motors Inc (TSLA.MX)	0.61	555.2D	NA	43.75
Tesla Motors Inc (TSLA34.SA)	NA	NA	NA	43.75
Tesla Motors, Inc. (TSLA)	-1.98	29.8B	NA	-43.75
Toyota Motor Corp (TM.NM)	0.00	3351.4B	153.62	13.33
Toyota Motor Corp (TOM2=)	-0.51	157.5B	7.67	13.33
Toyota Motor Corp (TY.L)	0.33	1820343.0H	852.41	13.33
Toyota Motor Corporation (TM)	-0.00	172.91	8.41	13.33
TVS Motor Co Ltd (303M3.LO)	NA	NA	NA	26.41
TVS Motor Co Ltd (TVSMOTOR.NS)	0.02	193.77	52.44	26.41
VOCAL Ltd (522015.BO)	NA	NA	NA	NA
Volkswagen AG (VPSA.L)	NA	NA	NA	3.72
Volkswagen AG (VPSOL)	NA	NA	NA	3.72
Volkswagen AG (VOW.DE)	0.82	53.0B	NA	-3.72
Volkswagen AG (VOW3.DE)	-0.23	53.0B	NA	-3.72
Volkswagen AG (VOWVEN.MX)	NA	NA	NA	-3.72
Volkswagen AG (VOWV.L)	0.00	55.6H	NA	-3.72
Volkswagen AG (VOWV.L)	-0.91	52.41	NA	-3.72
Whiting Motors Holdings Ltd (WHM.LK)	1.61	1.11	NA	12.11
Yulon Motor Co Ltd (2201.TW)	0.54	42.07	12.00	3.55
Yulon Nissan Motor Co Ltd (2227.TW)	0.25	50.0D	14.42	20.93
ZAP (ZAPB)	0.00	18.3M	NA	NA

Conclusions

So we have described what appears to be deliberately misleading information on the London Stock Exchange, regarding the stock of Lloyd's Banking Group. The major media frequently quote Apple Computer as being the largest corporation in the world, when it is not even close. Lloyd's Banking Group has a market capitalization that is clearly larger than Apple's \$600 Billion USD. Why are we being lied to about the market capitalization of this bank? Even JPMorganChase is larger than Apple's \$600 Billion. So why is the media lying to us about the size of these banks? Even if the Yahoo Finance numbers are off, the large differences between the London Stock Exchange, Barron's and the Wall Street Journal cannot be dismissed. Someone is deliberately misleading or hiding the true value. Both Barrons and the Wall Street Journal disagree with the market cap stated by the London exchange.

This short document has provided evidence that statements about the market capitalization of Lloyd's Banking Group are misleading and fraudulent. It is probably the largest corporation in the world, and this one corporation has enough wealth to solve many of the world's major problems. This corporation probably has ties to the Rockefeller's and the Rothschild's. It is possible that the recent "bailout" by the UK government is really an attempt to hide the true market capitalization of this company. There are too many things about this company and its financial information that do not add up.

This document is a living document. The author reserves the right to make corrections and changes.

References

1. Richard Lighthouse, "The Ends Never Justify the Means", 2016. smashwords.com and lulu.com

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Conflicts: The author experienced no conflicts of interest in writing this paper.

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APPENDIX

I am a government whistleblower – see my ebooks about the criminal acts of the CIA and FBI. Readers are advised that the NSA may be blocking or restricting access to some of my ebooks, especially outside the United States. Readers are further advised that digital tracking tags may have been placed in my ebooks. It may be best to download from Apple iBooks, if possible. Note how slowly the jpg's load into the ebook when viewing. The content of some ebooks may have been altered – still trying to monitor this. If you have tried to contact me, it is possible that emails and phone calls are being blocked (Owenc787 at gmail) 713.three.zero.six.8287; 16930 County Road 831, Pearland, Texas, 77584.

Readers are advised to review the website drjudywood.com which provides compelling evidence about 9-11. Dr Judy Wood and Dr Morgan Reynolds, university professors, filed lawsuits against the US Government for fraud and conspiracy about 9-11. Dr Woods scientific

presentation is available at youtube. Readers are also advised to see the movie "Sirius" by Dr Steven Greer, M.D. It is available for free on Netflix, where it is the #1 documentary, and to watch the youtube videos by the Honorable Paul Hellyer, former Canadian Minister of Defense. He has a book titled, "The Money Mafia."

Also, find my brief educational videos on youtube (Some have been blocked from the search engines).

For more than 4 years, this author has been stalked, harassed, and threatened by US Government agents from the CIA, FBI, and NSA - because of the content of these ebooks. My home has been broken into, repeatedly. In May 2014, my girlfriend was drugged and kidnapped from LaGuardia airport. This is not a joke. My computer, phone, and alarm system have been hacked, including those of my friends and family. It is truly sad and pathetic, these agencies have become criminal organizations. If something happens to me (disappearance, false criminal charges, sudden accident, etc. - my readers can be certain that the FBI and CIA were involved. In my opinion, the Council on Foreign Relations (CFR) is behind these criminal acts; David Rockefeller has been the CEO and Chairman for many years.

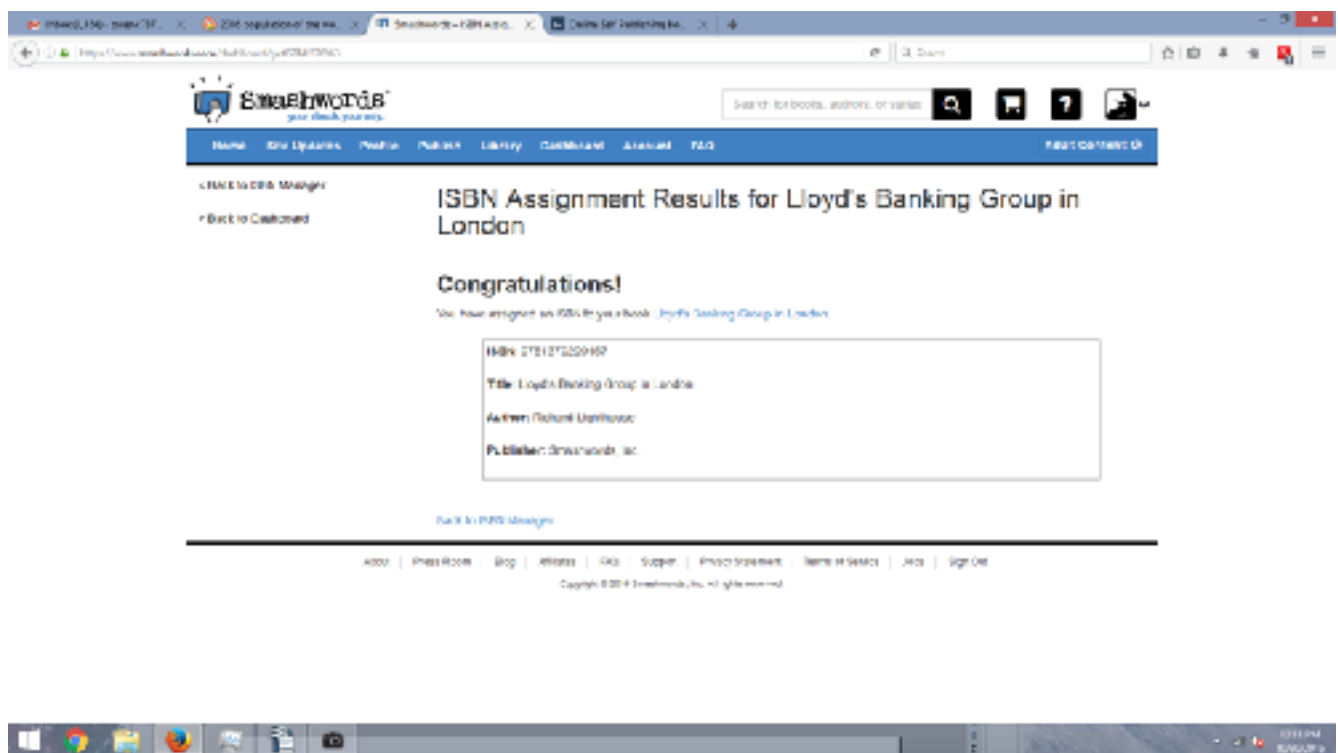


Figure 11. ISBN for the ebook.